

EXHIBIT 23
To Mark Hansen's Depo.

Mark A. Hansen
5431 Portage Rock Lane
Katy, TX 77450

Aon Employment Timeline

Aon Client Services Business Unit (CSBU). The CSBU is a unit of ARS-US (Aon Risk Services – United States) that meets the day-to-day needs of clients through a variety of renewal and new client support services. Operating out of regional service centers, the CSBU integrates trained insurance professionals, technology tools and streamlines processes to provide responsive, timely and high quality products and services.

April 2001 CSBU is created. Aon consolidates 41 local offices into 4 regional service centers. Chicago, Houston, Los Angeles and New York.

Each service center consists of the following departments:

1. Client Relationship Services (CRS) – responsible for clients with income to Aon over \$200,000.
2. Client Account Services (CAS) – responsible for clients with income to Aon of \$15,000 to \$200,000.
3. Client Connection (CC) – responsible for all inbound calls.
4. Policy Maintenance (PMU) – responsible for checking insurance policies against proposals.
 - a) Surplus Lines (SL) – part of PMU, responsible for calculating the correct Surplus Lines Tax for policies written with non-admitted carriers.
5. Document Production (DPU) – responsible for printing certificates of insurance and auto identification cards.
6. Operations Support Services (OSS) – made up of the following four sub-units:
 - a) Premium Transactions (PT) – responsible for invoicing.
 - b) Desktop Publishing (DTP) – responsible for designing marketing brochures, proposal covers, etc.
 - c) Systems Application Support (SAS) – responsible for computer software used by service center.
 - d) Document Control (DC) – responsible for scanning all incoming mail.
7. Technical Operations (TO) – made up of the following three sub-units
 - a) Claims – responsible for overseeing the insurance carriers handling of claims.
 - b) Risk Control – responsible for providing recommendations to clients to reduce the risk of loss.
 - c) Data Management (DM) – responsible for coordinating loss runs and providing loss summaries.



002246

Mark A. Hansen
5431 Portage Rock Lane
Katy, TX 77450

Aon Employment Timeline

Bob Bondi, Managing Principle.									
2001	Reports to Jerry Bland, Managing Director and Vickie McDonough Assistant Managing Director. Executive Assistants are Stephanie Stephens and Nikki Zola								Reports to John Gabel
Department	Aon Natural Resources	Client Relations	CRS	CAS	CC	PMU	DP	OSS	TO
Director	Though still on CSBU payroll, this group opts out of the service center.		Dan Yelich	John Cantor	Mary Salazar	Sharon Patin	Bob Hamilton	Kimberley Overgooner	Mark Hansen
Assistant Director (AD)			Kim Francis	Marye Ann Tucker	Karen Pon	Donzie Fletcher	Carol Grice	Lauretta Hines (DC)	Charlene Headley (Claims)
			Tracie Jones	Janice Stephens		Carol Martin	Joy Crawford	Pat Fick (PT)	Rachel Morales (Claims)
						Linda Mikeska (SL)	Donna Bounds	Ryan Jesperson (DTP)	Jay Drummond (Risk Control)
								Diana Williams (SAS)	Carl Young (Risk Control)
									Sheri Purvis (Data Management)
Winter 2002					Karen Pon asked to leave		Bob Hamilton quits		
							Donna Parsley replaces Bob Hamilton as Director		
Spring 2002				Data Management merged into CAS			Joy Crawford resigns and joins CRS as a Sr. Specialist.		Claims and Risk Control merged into Aon Technical Services -- no longer part of the service center
				Sherrie Purvis demoted to Sr. Spec.			Charlene Headley joins DP as AD.		
	Jerry Bland leaves Aon Houston to run the Dallas Small Commercial Center								

002247

Mark A. Hansen
5431 Portage Rock Lane
Katy, TX 77450

Aon Employment Timeline

				Mark Hansen replaces John Canter as Director of CAS.						
				Rachel Morales transfers to be AD of DM						
				Marye Ann Tucker is laid off as a RIF.						
Summer 2002								Charlene Headley terminated.	Lauretta Hines terminated. (DC)	
								Robert Danels promoted to AD.		
Fall 2002	ANR forced into service center. Vickie McDonough becomes acting Director	Mary Salazar becomes Director. (no direct reports)	Dept name changed to CSU	Department name changed to PSU	CC is dissolved, merged in with CRS which changes it name to CSU					
	Shari Asher, Suzanne Wergeland, Darla Cardwell and Dangie Fletcher are named AD's									
	Suzanne Wergeland resigns - goes to Marsh.									
	Shari Asher is terminated.									
Winter 2003	Jim Aylsworth named Director of ANR.							Linda Mikeska goes out on medical leave - never returns.		

002248

Mark A. Hansen
5431 Portage Rock Lane
Katy, TX 77450

Aon Employment Timeline

	Darla Cardwell and Dangie Fletcher resign, take position with Aon outside the service center.					LaDonna Brogan hired as third AD in PMU		Tamara Allender hired as AD for DC.	
	Cindy Evans, Patricia Skinner, Kay Rein and Suzette Rosser are promoted to AD's								
Spring 2003		Dan Yelich becomes Director. (no direct reports)	Donna Parsley becomes Director	Sharon Patin becomes Director		Mary Salazar becomes Director.	Kimberley Overgoner becomes Director.	Pat Fick promoted to Director.	
			Mark Hansen demoted to AD				Robert Danels resigns.	Marlene White promoted to AD of (PT)	
							Debra Gardner promoted to AD.		
Summer 2003									
Fall 2003	Suzette Rosser resigns.		Mark Hansen terminated.			Harold Sims promoted to AD for (SL)			
	Kay Rein terminated. Accepts non-management position in CSU.								

002249

Mark A. Hansen
5431 Portage Rock Lane
Katy, TX 77450

Aon Employment Timeline

11/17/2003	Vickie McDonough								
Director	Vicki McDonough (site MD and acting ANR Dir.)	Dan Yelich	Donna Parsley	Sharon Patin	Merged with CSU 1/1/3	Mary Salazar	Kimberley Overgoner	Patricia Fick	Dissolved 3/2002
Assistant Director's	Cindy Evans		Tracie Jones	Janice Stephens		Donzie Fletcher	Debra Gardner	Marlene White	
	Patricia Skinner		Kim Francis	Rachel Morales		Carol Martin	Donna Bounds	Diana Williams	
			Rochelle Simon	Harold Sims (SL)		LaDonna Brogan	Carol Grice	Ryan Jesperson	
								Tamara Allender	

	2001		2003	
	Men	Women	Men	Women
Director	4	3	1	5
Assistant Director	4	16	3	15

002250

Mark A. Hansen
5431 Portage Rock Lane
Katy, TX 77450

Aon Employment Timeline

6

May 3, 2001 Hired as Director of Technical Operations -- working for John Gabel

July 2001 Stephanie Stephens calls and asks for updated staffing list. I state that I have provided this to John Gable, she will check with Vicki McDonough to see if she still needs it.

Sr. Management conference call Vicki complains to Bob that I am not cooperating. Bob asks John Gable if we are going to have problems. John states no.

August 2001 John Gable, Eric Eisenberg (Technical Operation Director for NY), Tim Leech, T.O. Dir. L.A., Barry Scott T.O. Dir. Chicago and I meet with Bob in NY to present business plan. Attend Yankee game afterward.

Sept. 11, 2001 All Managing Directors (Chicago, Houston, Los Angeles and NY) meet in Chicago. World Trade Center collapses. 176 Aon employees die including Eric Eisenberg.

Sept. 12, 2001 Jerry Bland and Vickie McDonough hold conference call for Houston employees from Chicago. Technical Operation was not included.

December 2001 Technical Operations staff joins forward teams sent to field offices to collect all files and complete the consolidation.

March 2002 Technical Operations, Claims and Risk Control merged in with ARS- Technical Services and is no longer part of the service center. Data Management is to be merged in with CAS.

John Gabel stays with service center.

Bob Bondi asks Vickie McDonough to find a spot for me in the Houston service center, encourages her to place me as Director of CAS. Vickie states she "doesn't know me" she will have to see.

Bob Bondi meets with Vickie McDonough and me, states I will now report to Vickie and that the CSBU needs good young managers."

I stay with Houston service center as Director, National Operations Improvement, continue to supervise Data Management, begin reporting to Vicki McDonough.

April 1, 2002 I sent Sheri Purvis' counseling form to Vicki for review before speaking with Sherri. Vicki states she doesn't need to approve the demotion.

I demote Sherrie Purvis.

April /May: Jerry Bland Managing Director transfers to Dallas office to run the Small Commercial Service Center.

Sharon Patin and I are asked to be part of Vicki's advisors now that Jerry is gone.

We join the daily Sr. Mgmt. conference calls with Bob and the other site Managing Directors.

Vickie discusses with Sharon and I terminating John Canter.

Vickie terminates John Canter, Director of CAS, gives him two weeks to find another position. John accepts a position in the marketing department of Aon Risk Services (ARS). (not part of service center).

Vickie states, "I will do this one but you will have to do the other one."

Amy Phillips, Specialist in CAS, resigns. Vickie makes her a Sr. Specialist and she stay with the company.

6/5/02 I become the Director of CAS.

Data Management is fully merged in with CAS.

6/13/02 I terminate Jeanie Mixon, Specialist, for calling Stefanie Fernandez a bitch in front of the unit.

6/28/02 I terminated Marye Ann Tucker; it was presented it as a Reduction-in-Force. I explained to Marye Ann that with the merger of DM and CAS there were three AD's and only two were needed.

002251

Mark A. Hansen
5431 Portage Rock Lane
Katy, TX 77450

Aon Employment Timeline

Vickie does not like the way I presented the termination and states in front of Marye Ann "that was cold" she continues to tell her that tenure, insurance experience and the last performance appraisals were considered in the decision of which AD was picked to terminate. Vickie tells her "you can ask around if you want to, but I would suggest that you take the package." Adding that she is entitled to the maximum severance benefit.

7/1/02 Marye Ann sends Vicki an e-mail countering that she had more experience than the other two AD's, and her last performance appraisal was good.
Vickie sends the e-mail to Human Resources denying that she mentioned tenure, states she doesn't recall her comment on experience and says in comparison to Janice Stephens, Marye Ann's performance was not favorable.

7/24/02 Keisha Penn, Specialist in CAS, resigns to work for a former manager.

July 2002 Re-organized CAS into seven geographical/sector specific units

August 2002 Informed about the new CSU/PSU organization.

8/2/02 Roxanne Cook, Specialist in CAS, resigns to take a position handling energy accounts with another company.

8/23/02 Jim Goodwin, Specialist in CAS, terminated for poor performance after being put on warning 30-60 days prior.

Sept 2002 Vicki, Dan Yelich and I meet to discuss the transformation of CRS and CAS into CSU and PSU. Dan asks Vicki if this is an opportunity to clean house and she states that "we should not waste time training the new process to those that we think are poor performers". I stated that since I had just taken over CAS I did not have enough documentation to terminate any CAS employee for performance. Vickie stated, "just give the worst jobs to the people who you want to manage out of the organization and hope they would leave on their own."

Dan and I decide which employees belong in which units. I ask Vicki to review the list, as I did not feel that some employees coming from Dan's unit, LaTanya Williams, Paula Thompson, Brooke Munson or Janet Graves, would be successful in PSU. Vickie states not to worry about it as the people in Dan's unit would help them.

9/24/03 Vickie holds an all employee meeting to announce process changes.
CRS becomes Client Services Unit. CAS becomes Placement Services Unit, and will no longer be a unit that works directly with the clients.

9/26/02 Jeannette Schacherl, Sr. Specialist in CAS, resigns. Goes to Lockton for a client facing position.

9/30/02 Brian Bagent, Sr. Specialist in CAS, terminated for poor performance after being put on probation 30-60 days prior.

10/15/02 Allyson Hill, Associate Specialist in CAS, resigns. Goes to Gallagher for a client facing position.

October: Daily Management meeting: Bob is concerned with the turnover stating that Directors aren't doing enough to retain people. He asks if we have the right people and they are leaving, or are the ones leaving not the right fit for the organization. Vicki states that we have the right people in all areas but PSU.

11/1/02 Anita Smith and Stefanie Fernandez formally counseled regarding poor performance.

11/8/2002 The CSU and PSU healthcare group asks to speak with Vicki regarding "the upcoming process changes."

11/11/02 Amy Phillips, Sr. Specialist in CAS resigns. I leave a message on Vicki's voice mail informing her of the resignation.

11/12/02 Vicki meets with Dan and I and uninvited us to the healthcare meeting stating the employees won't speak their minds if we are present.
Vicki meets with Dan and I at the Post Oak Grill and states that I need to convince Amy to stay, as this would be a problem for us with the 1/1/03 renewals. She continues that after meeting with the employees she believes that the employees don't feel they have a personal relationship with me. Vickie adds that the ANR folks have complained to HR that they don't have a

002252

Mark A. Hansen
5431 Portage Rock Lane
Katy, TX 77450

Aon Employment Timeline

8

personal relationship with her either. Vickie states that it is not lost I just need to develop a personal relationship with the employees. She states that the employees here don't want to be empowered they want their hands held. Vickie recalls that Dan dealt with a similar issue in April.

11/13/02 Vickie meets with the rest of my group without my two Assistant Director's or me. 2pm she meets with Rachel and me stating the employees don't feel they have a personal relationship with me. Vicki states that my better performers did not have a problem with me but some employees were upset that two of there colleagues were put on warning and they were asked to sign probation notices. She states that the employees feel I am only concerned with closing tickets. (used to track work)

I responded by stating "you instructed me to clean house." Vicki responded by saying "you didn't want to when I suggested it." She asked me if I wanted to get rid of everyone. I stated no that I had some good performers though there are people in PSU that have told me they would prefer to be doing something different. She responded by saying "everyone told me they wanted to do a good job." I responded by saying "yes they all want to do a good job but some have told me, particularly Retta Rhodes, that she would prefer to work in the syndication dept. and that as soon as she finds a marketing position she is going to leave. Rachel Morales and I state that we do not feel we have enough people to get the job done. Vicki states we don't need more people as we are only handling 50% of the renewals. She tells Rachel and I that it sounds like we are stressed and asks us to put a plan together to handle the 1/1/03 renewals by 11/15. I ask for an extension as my wife is having surgery on 11/15.

11/14/02 Vicki calls me from Tampa stating that she felt bad she yelled at me with my wife having surgery and ail. She states I hope it is not serious, I explain that we are expecting a baby and the surgery is related to this.

Paula Martin (reports to Rachel) tells Rachel that every time they asked Vicki on 11/13 if PSU was going to get more people Vicki told them they were only handling 50% of the renewals and they did not need more people she then directed the conversation back to what I wasn't doing correctly to support PSU.

Anita Smith tells me that Vicki stated she did not approve her being put on probation and so as far as she was concerned she was no longer on probation.

11/1/02 Mary, Vicki, Sharon, Rachel, Janice and I sit with most employees for the day to review their workloads, and provide assistance with managing their work.

12/31 and 1/1 Vicki states that Bob was complimentary of the way Dan and I handled the 12/31 and 1/1/ renewals. Vickie was absent for the 12/31 and 1/1/ renewals attending her daughters wedding in California.

1/10/03 to 1/19 I go on vacation

1/19/03 to 4/03 Vicki is out of the office on medical disability. Joe Propati, Managing Director of Chicago comes to Houston Office 2-3 days a week.

March 2003 Joe Propati is reassigned and no longer manages the Chicago ACS.
Elliott Jones named Managing Director for Chicago.
Karen Ramos, Managing Director if Los Angles is reassigned and no longer manages the L.A. ACS.
Larry DeBoer named Managing Director for L.A.

3/24/03 Retta Rhodes, Specialist in PSU resigns in lieu of getting a poor performance appraisal for 2002 to be given on or about
4/1/03.

Stefanie Fernandez, Specialist in PSU resigns.

3/25/03 Vicki meets with all of the Directors to discuss her pending return.

4/8/03 I received phone call from Vicki, to say she gave me a 2.5% raise and a \$15,000 bonus.

002253

Mark A. Hansen
5431 Portage Rock Lane
Katy, TX 77450

Aon Employment Timeline

5/5/03 I called Vicki to discuss placing LaTanya Williams in another department because she is having trouble getting her work completed. Vicki asks if I want to come upstairs to discuss. She closes the door to her office, states that she is watching my back but that the field doesn't have confidence in my ability to run the department and she is not optimistic about me being able to pull it around. She states that my turnover is excessive. She also stated that she thinks my wife's pregnancy has distracted me. She said she hasn't done my review yet but I have three options: 1- take AD role in CSU at the same salary, 2 call Larry DeBorer in LA to see if there is a Director position there, or 3-take severance. Vickie states that she knows that Dan would be happy to have me as an AD in CSU. She continues that that I couldn't have DP because Donna Parsley raised the bar and that the team leads (AD's) are not that strong you need a strong insurance person in that position. She states I wouldn't want OSS. Vickie doesn't mention any other departments. Vickie says that I could speak with Bob if I wanted to. She calls Bob and asks if I could call him for career advice. He agreed.

5/5/03 I called Bob; he states that if the field loses confidence than he must make a change, just like he did with Joe (CHI MD) and Karen (LA MD).

5/6/03 I call John Gabel. He offers me an AD position in New York. Bob has approved a full relocation package but I will have to take a cut in salary. John states I will have to take a cut even if I stayed in Houston. I stated that Vicki specifically stated she would keep me at the same salary.

5/7/03 I learn that Dan, Sharon and Donna knew I was going to be demoted before I did.

5/19 Vicki calls me to ask what my decision is - I state I will take the CSU AD position. It is after this she states that I will not be working for Dan but rather Donna Parsley as she is going to be the new Director for CSU.

5/27 I hold staff meeting and Vicki announces that I will be taking on a different role in the ACS and Sharon Patin will be the Director of PSU.

5/28/03 Dan holds meeting with CSU to announce that Donna Parsley will be the Director of the Unit, Dan will take the Client Services role, and Kimberley Overgoner will be the Director of Document Production. (Vickie stated I couldn't run DP because it required someone with a high level of insurance knowledge - Kimberley Overgoner does not have any insurance experience)

5/29/03 Vickie sends an e-mail to all ACS employees announcing the management changes. Her e-mail states that I have "excellent analytical skills and systems knowledge and we look forward to utilizing his strengths in a new way to better service out clients and staff.

6/1/03 I move to CSU. I am assigned the New Business team and the part of Client Connection that was folded into CSU.

June 2003 Kim Francis, AD for CSU, tells me that Vickie told her they only gave me New Business and Client Connection because they do not expect me to stay with the company that long.

August 2003 Mary Salazar states that the Director of Syndication, (Aon unit not part of the ACS but that PSU worked closely with) Mark Oakley, did not agree with my being removed from PSU.

Sharon Patin, new Director of PSU, puts Anita Smith on probation.

10/9/2003 Stephanie Stevens called stating that Vicki McDonough wanted to meet with me on Monday October 13, 2003.

10/13/03 I met with Vicki McDonough at approximately 11:35am. She closed the door to her office and the door to the conference room behind her office then stated not to worry it wasn't anything bad.

Vicki stated that when she offered me the position as Assistant Director in CSU she kept me at the same salary level as when I was a Director with the understanding that I would be capped at that salary level. She stated I would not be eligible for a raise or bonus in April 2004. I stated that that was our agreement and that I understood.

002254

Mark A. Hansen
5431 Portage Rock Lane
Katy, TX 77450

Aon Employment Timeline

10

She continued that she had had a conversation with Human Resources and according to Vicki they expressed concern that my salary was much higher than the two other Assistant Directors in CSU and that it may pose a problem because I was a man and both of the other Assistant Directors were women. She stated that she discussed the with Human Resources and that she felt that since my salary was capped it would not be a legal issue and that is how she would "get around that concern." She stated that she told me this because the salary difference may come up again in the future.

- 10/29/03 Donna called and asked to speak with me. I met with her in her office where she discussed the fact that she felt the three Assistant Directors workload was not evenly distributed. She asked me what my work activities were during the day. She asked me how I felt about taking on an additional team. Donna stated that I couldn't have the Dallas team because it took Tracie a long time to develop a relationship with them. I stated that I would be happy to manage any team she asked me to. She stated it would be the Florida team. I agreed that they would most likely be the best fit as the Atlanta, Nashville, Richmond team has had many changes and it would be better to keep Tracie as the Assistant Director for consistency. Donna said that Vicki would be in on Thursday and Friday October 30, and 31 2003 and she would speak to her about it.
- 11/4/03 Donna asks to meet with me in the Galleria room. Present are Donna, Vicki and Ernie Joyner from HR. Vickie states that the workload between the three AD's in not even. They want someone who has been an Account Manager before and they were terminating me since I have not had that experience in the past. I was told that there was nothing else for me in the service center though I could look for a position in other Aon business units. She offered me a temporary position in the Surplus Lines dept., which would last until 12/2/03. She states she would be happy to write me a reference. She stands up extends her hand to me. I state that I am not going to shake her hand. Ernie Joyner remains behind with me and discusses that there is no severance as they are going to replace the position.
- 11/5/03 I leave a message for Donna that I will be taking the short-term assignment but will be taking a few days off. Donna calls to tell me that they have hired a woman to replace me and she will start on Thursday 11/6/03.
- 11/28/2003 I notified Ernie Joyner that I had jury duty on 12/2/03 and that 12/1/2003 would be my last day. He stated I would be paid for 12/2/03 but my benefits would end on 12/1/03. I stated that since I would still technically be an employee through the end of the day Tuesday they were obligated to continue my benefits through 12/2/03.
- 12/1/2003 Donna Parsley calle me on my cell phone on my way home from work. She asks me if I am interested in returning to Aon as a temporary employee (hired through their contracted temp agency) to complete the Special Project. I asked her to research the pay rate, and length of assignment.
- 12/4/2003 Sharon Patin leaves a voice mail on my cell phone asking me to call her if I am interested in completing the Special Project. I did not return her phone call.

002255

NEIL MCCALLUM & ASSOCIATES